



# THE PHILOSOPHY OF ZAKAT

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## Foreword

At the Annual Convention of the Ahmadiyya Community at Rabwah, in the year 1975, I was afforded the opportunity of speaking on the subject of Zakat and its philosophy. In my speech I dilated upon the importance and the beneficence of this signal tenet of Islam. This talk was first published in Urdu. But because of the weighty import and significance of the subject I had also been approached several times for the printing of a translation for the benefit of the English-speaking readers, especially those who join our fold and also for the benefit of our younger generation so that they may also grasp the essence and the true spirit of this article of faith.

The booklet now being published had been translated by Mr Muhammad Akram Khan Ghauri, who deserves our sincere thanks, and had been featured in the February 1977 edition of the *Muslim Herald*.

It must be remembered that a clear understanding of this tenet of Islam is of great importance. But putting it to practice is far more important and weighty in consequence. Every Muslim, therefore, must understand that Zakat, when due, must be paid without fail.

Western nations may well be proud today for their welfare states. But history is an irrefutable witness that long before the Western nations understood even the true meanings of a welfare state, Islam had laid the foundation of a truly welfare state fourteen hundred years ago, when every affluent Muslim was commanded to contribute a fixed share of his wealth for the benefit of the poor and other social services.

We hope and pray that this booklet may serve its purpose well and those who read it may become interested to find more truths about Islam, the faith chosen for mankind by God Himself. Amen.

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## Introduction

Zakat is an important subject and we should, therefore, understand the underlying philosophy of this great injunction of the Holy Quran. The importance of this basic command in Islam could not be overstressed as it is one of the main sources of national progress and rapid advancement.

Before embarking on the subject proper, we would like to clear a couple of misunderstandings that are afloat in this connection

The Ahmadis positively believe that Zakat is a very important command and to pay it regularly is their wont. The Founder of the Ahmadiyya Community had ascribed a great importance to it and had commanded that no member of his community should ever show any negligence in its payment. In the administration section of the Jama'at, there is a special branch for its collection. Every year a full statement of account, in this connection, is published and placed with the Annual Budget of the Jama'at.

It is, therefore, not correct to say that the Ahmadis do not pay the Zakat. The Founder of the Community, Hazrat Ahmad, had said that he who falls short of even a single command from the seven hundred commands of the Holy Quran takes himself out of the pale of my Community. How could this possibly be attributed to us that we do not believe in Zakat and do not pay it?

It is very well known that a great number of newcomers enter the Community either from the non-Ahmadi section of the Muslims or from the other faiths. They cannot be quickly trained into all their obligations. On account of their old habits, they do not quickly fall in line with the old Ahmadis and mistakenly begin to think that because they have contributed to the general funds of the Jama'at they have fulfilled all their monetary

obligations. They fail to realize that Zakat and the voluntary contributions are two separate responsibilities and both are very important, but Zakat has precedence over the others. It must be remembered that no matter how big an amount one has paid into the voluntary funds, he has not acquitted himself of the Zakat obligation.

Voluntary contributions are always made for the holy wars carried out either by sword or pen. It is compulsory to participate in this as it is indeed a very important duty.

But Zakat and other almsgivings are spent for the benefit of the poor and the needy. Books and other propaganda requirements are not paid from these funds. It must, therefore, be clearly understood that voluntary contributions, commonly known as 'Chanda' in the Urdu language, and Zakat are two separate branches and must not be mixed together.

Zakat is a part of devotion enjoined upon the Muslims by the Holy Quran. In order to understand its proper aim and purpose one must bear in mind that whatever has been created on the earth is entirely for the benefit of mankind. God says in the Quran:

'He it is Who created for you all that is in the earth.' (2:30)

And again He says:

'And He has subjected to you whatever is in the heavens and whatsoever is in the earth; all this is from Him ...' (45:14)

It is, therefore, not at all difficult to understand that all that has been created in the whole of the universe is for the service and the benefit of entire mankind and is not confined or limited to any special persons or groups. These have neither been created

for Tom, nor for Dick, nor for Harry and for that matter neither for the Pharaoh. Nay, these are created for everyone who is born in this world. Therefore, be it the governor or the governed, be he rich or poor, be he great or small or be he the king or one of his subjects, no single person could ever claim to be the sole inheritor and say that these were created only for him.

But in actual practice we see that, for various reasons, every man is not deriving equal benefit and there are some who are getting no benefit at all. God has, therefore, directed a special course, a special system under which even those who have no means to get their share may derive a certain benefit from what God has created for mankind and from which they have been totally denied their share.

The Holy Quran also guides us to the fact that God alone is the Supreme Master of everything and He alone owns the entire universe and all its contents. He says:

‘To Allah belongs whatever is in the heavens and whatever is in the earth.’ (2:285)

For the very simple reason that God is the Creator and the Sustainer of all the worlds and men and animals and all else have been created by Him, therefore, all His creatures have a right in all His creations.

The Holy Quran says:

‘And in their wealth was a share for one who asked for help and for one who could not.’ (51:20)

So long as the have-nots and their kind do not get their due share, they have a claim on the wealth and possessions of the rich. For this reason Islam has laid down rules under which the



due share of the poor and the weak is taken from the wealth of the rich. This system under which the poor get their due share is known as the 'Zakat'.

## **What is Zakat?**

What is the real significance of Zakat? We should know that the word 'Zakat' comes from the Arabic language and is a noun from the root 'Z', 'K' and 'W' which means that a certain thing has become available in abundance. When this is used in relation with Allah, it would mean that God has caused someone to grow and develop in a perfect manner. Another meaning is that God has caused him to be purified. 'Al-Zakat' also means a thing of the highest quality; or perfect obedience to Allah. There is another meaning also, i.e. a certain portion levied on someone's possessions so that the remaining part becomes blessed with purity.

Another lexicographer explains that these alms are called 'Zakat' for the reason that the wealth and riches from which this portion has been taken becomes blessed and is bound to turn plenteous and definitely makes it immune from loss and depreciations.

We, therefore, come to understand that Zakat, in fact, is the means of increasing, cleansing and purifying; of growth and of blessings and of ensuring protection from poverty and all sorts of embarrassments and of submission and obedience to Allah. It is the peculiarity of the Arabic language that its words hold within themselves the meanings and their beauty and philosophy. We could say that the entire philosophy and usefulness of Zakat is contained in the word itself and we know that it is the means of cleansing and purifying one's possessions and one's soul as well; Zakat makes one flourish and prosper. One also gains the pleasure of Allah through it. It ensures personal progress and material welfare.

## **The Assessment of Zakat**

According to the law of Islam one has to pay 2.5% of one's cash money, capital, stock and tradeable assets, including jewelry in gold and silver of which one was in possession for one full year, provided that one had more than the assessable limit. This is paid to help the poor and the needy, as has been commanded by the Holy Quran and explained and put into practice by the Holy Prophet himself, peace and blessings of Allah be upon him.

It must be remembered that Zakat is not an income tax which is levied on one's income. But it is levied on one's savings and is spent wholly for the benefit of the poor and the needy. Islam has imposed Zakat on wealth and properties which have the attribute of increasing and multiplying and which could also be preserved safely, for which reason it is assessed every year during which one has had ample chances of spending. It is on this principle that gold, silver, cash in any shape or form, business stock, goats, sheep and cattle which feed themselves by grazing and all the produce from the land are assessable for Zakat. But no Zakat is to be paid on land, houses for personal residence, and other goods in daily use. Fruit and vegetables are not assessable.

A proper scale for assessment has been fixed, as for instance 620 grams of silver and 87 grams of gold are liable for assessment. Stock-in-trade and houses that are rented and bring income are assessable after every twelve months. This is Zakat and is collected for the poor and the needy. (See Appendix.)

Jewelry in the form of gold and silver in one's use or which is loaned for use to poor friends is not assessable. It is preferable that the rich people should pay Zakat on their jewelry in their own use but which is not loaned to the poor at all. It brings merit if paid, though it is not compulsory. But the jewelry of gold and silver which is not in use is definitely taxable. Zakat has to be paid on this every year so long as it falls above the minimum level of assessment as specified above.

It is evident from the Holy Quran that Zakat was being paid from the time when the Command for this had been revealed. We read in the Chapter Al-Muzammil:

‘... and observe Prayer, and pay the Zakat, and lend to Allah a goodly Loan. And whatever good you send on before you for your souls, you will find it with Allah. It will be better and greater in reward ...’ (73:21)

# **The Spending of Zakat**

In the earliest period of Islam, the method of paying Zakat adopted by the Companions was that they used to pay all that was left after their personal needs. But gradually a scale was worked out until the Chapter Al-Tauba was revealed before the Fall of Mecca in 8 AH and the following verse was revealed:

‘The alms are only for the poor and the needy and for those employed in connection therewith, and for those whose hearts are to be reconciled and for the freeing of slaves, and for those in debt, and for the cause of Allah, and for the wayfarer-an ordinance from Allah. And Allah is All Knowing,Wise.’ (9:60)

In the above verse Allah has outlined the spending of the Zakat in eight different categories and these are as follows:

## **1. The Poor**

The poor are those people who depend upon others for subsistence. Among these are included the disabled persons also who cannot earn and who depend upon others for their daily needs. Among them are included also one or more of those who cannot earn as much as required for normal subsistence and may even be reduced to the point of starving. Among this category are included those who are engaged in the service of the faith and who cannot spare time for earning their own livelihood.

The Lord God says in the Holy Quran:

‘These alms are for the poor who are detained in the cause of Allah and are unable to move about in the land ...’ (2:274)

In this category were also considered the ‘Companions of the Lounge’ (Ashabus Sufa) of the time of the Holy Prophet, peace

and blessings of Allah be upon him, who voluntarily remained attached to a Man of God, never quitting his company, in order to benefit spiritually from it.

## **2. The Needy**

As a matter of fact the needy people also come under the category of the poor. The only difference is that 'Miskeen' is 'saakin' (stationary)-the poor who do not move away unless and until their need is removed. But the Holy Prophet, peace be on him, has defined the 'Miskeen' as one who confines himself to his own house and who does not go begging after people; nor does he let them know that he is light of purse.

The Holy Quran also describes them:

'The ignorant man thinks them to be free from want because of their abstaining from begging. Thou shalt know them by their appearance, they do not beg of men with importunity.' (2:274)

Such a man maintains his dignity even if he is at death's door and does not extend his hand begging. The point in mentioning the 'Miskeen' quite separate from the poor is that he is more deserving than an ordinary poor man and God Almighty has especially drawn the attention of those responsible for disbursing Zakat to bear that fact in mind when distributing alms. They must not give preference to those who come craving and clamoring and ignore those who stand aloof and hesitant. Those who maintain their dignity and give a proof of high moral integrity do deserve much more consideration. The Holy Prophet, peace be on him, had condemned begging.

## **3. The Staff Responsible**

The department and the staff engaged especially for the administration and disbursement of Zakat have to be paid from this fund only.

#### **4. For Those Whose Hearts Are to Be Reconciled**

The literal meaning of 'AL-MUALLAFAT-AL-QULUB' is 'those whose hearts have become joined with you '. Under this category come those who, on account of some kind of fear from the disbelievers, do not or cannot come out in the open and declare themselves Muslims, but are definitely very much inclined towards Islam. It would be permissible to render assistance to such men to come out of the sphere of influence of the disbelievers. Then there are those men who are thoroughly convinced of the truth of Islam but are in the unhappy position of losing their means of livelihood if they declare that they are Muslims. They may also be given assistance from the Zakat funds. But this does not mean that financial assistance would be given simply to attract people to Islam. This would surely make them hypocrites. Those who interpret the above term to mean that it is lawful to attract and lure people to Islam with money are exceedingly wrong and are guilty of bringing a bad name to Islam. They ascribe a thing to Islam for which neither Allah is responsible nor His Prophet, peace and blessings be upon him. Islam does not stand in need of enticing people through monetary or other gains. Islam must be accepted on its own merits.

#### **5. Freeing the Slaves**

The phrase 'FIRIIQAB' literally means 'setting the neck free'. This is the term used for getting someone freed from the yokes of slavery. Freedom of slaves can be purchased with the Zakat funds. For this, there are no restrictions that the slave must

necessarily be a Muslim. In the beginning of Islam all slaves were non-Muslims.

The term 'Firiqab' also applies to men in distress who may virtually be like slaves. As for example someone has been imprisoned on account of debts which he is unable to pay. Such men may be given assistance from the Zakat funds.

## **6. 'Wal-Gharimeen'**

'Gharimeen' are those bound under penalty or a guarantee given on behalf of someone who was in difficulty and for which they are not personally responsible. As for instance one who issued a guarantee for some friend or a relative or he may unintentionally or unknowingly cause the death of someone or he may have suffered a heavy loss in business for reasons beyond his control and one who could recover his losses through timely assistance. Zakat fund could be used for this purpose.

## **7. In the Way of Allah**

Under this sub-heading come the organizing of the Muslims, their protection, their stability or for their progress and welfare. This kind of expenditure is for the benefit of the whole nation and carries great importance. Zakat funds could also be used for this.

## **8. 'Ibnis-Sabeel'**

Under this heading come the travelers of small means who need some assistance. Sometimes even a wealthy and rich traveler who has exhausted all his funds that he has brought with him may stand in need of financial assistance. One may have become a victim of a crook and may therefore be out of funds. Such travelers may also be given assistance from the Zakat funds.



Under this sub-heading also come the expenses for providing means of comfort for the travelers. As for instance constructing roads, bridges, guest-houses or providing all the necessary information about travel and providing literature for this purpose. Zakat funds could be used for all these purposes.

### **Zakat Is the Means of National Progress**

We have given above the purposes for which Zakat funds are used to provide assistance for people of different walks of life who need to be assisted. It is evident that Zakat is an effective means of national progress and advancement. Zakat is a state check and not charity. The Promised Reformer, Mirza Mahmud Ahmad, may God be pleased with him, has stated:

‘No religion except Islam provides an injunction like that of Zakat. No doubt something like Zakat is also found in the Jewish faith, but not in so fine a detail as in Islam where all the different heads of expenditure are also explained at length to include all possible means of national progress. Zakat entails a collective effort which is not found in the Jewish ordinance. In the ordinance of Zakat in Islam each and every type of needy person has been described. As for example a certain person lacks finances for business. Islam commands that he should be given assistance. There is a tailor quite proficient in his profession but he is unable to buy a sewing machine. Islam commands that he should be helped from the Zakat funds; then there may be a man who is fully conversant with the work of a horse-trap which he wishes to ply for hire. But he lacks the capital to buy with. Islam commands that he should be given assistance in buying this for him. A traveler comes to a town. He is very well off and has enough money with him but he is robbed and

has no time to get anything from home. He also should be helped out of his difficulty from the Zakat funds. If a poor man happens to go to the prison and leaves nothing for his wife and children to live upon, they also have a right to get help from the Zakat funds. In short the Zakat disbursements are so flexible that all types of men of any religion or nation could derive benefit from it without any sufferance or humiliation, because payments are made by the government and not by any individual. Individuals, even if they wish, cannot pay out their Zakat money to the poor themselves. Take my own case. I cannot distribute my Zakat money to the poor myself. It has got to be paid into the government treasury from where it will be duly distributed among the deserving poor and the needy. If the government pays my money to my neighbor, he shall receive it from the government even though it may be the money that I had paid. Thus my neighbor will not be under any debt of gratitude to me and feel any humiliation or any sense of shame. Therefore under the Zakat system no poor man has any cause to feel disgrace or to hide his face and in spite of the fact that he has received the amount that was paid by his rich neighbor, he has no need to look small and humiliated. He can say that he has not taken any help from him.' (Tareekh-i-Ahmadiyya, Vol. 5, pp. 66-67)

## **The Importance of Zakat in Islam**

Islam has laid a great stress on the importance of Zakat and has included it in the basic principles. While discoursing about the basic principles of Islam, the Holy Prophet, peace and blessings be upon him, said:

‘Islam has been founded on five pillars-to be a witness that there is no God but Allah and that Muhammad is the Messenger of Allah ; and saying the Prayers (in congregation); and paying the Zakat; and the Hajj; and fasting in its month.’ (Bukhari: Vol. I; the Book of Faith)

Addressing the Muslims on the occasion of his last Hajj, the Holy Prophet, peace be on him, said:

‘Fear God and observe your five prayers and you must fast in the month of Ramadhan and pay the Zakat from your wealth and obey when you are commanded and your God shall grant you admission in paradise.’ (Tirmidhi)

We can also judge the importance of Zakat from the fact that Zakat has been bracketed with the Prayers in the Holy Quran which proves that the payment of Zakat is equally as important as the Prayer and these two are classed as blessings of Allah Who says in the Holy Quran:

‘A guidance and good tidings to those who would believe, who observe Prayer and pay the Zakat, and have firm faith in the hereafter.’ (27:3-4)

One can see in the Holy Quran that Prayer and the Zakat have been bracketed together, not once but twenty-seven times. God Almighty says:

‘And observe Prayer and pay the Zakat; and whatever good you send on before you for yourselves, you shall find it with Allah; surely, Allah sees all that you do.’ (2:111)

‘But if they repent and observe Prayer and pay the Zakat, then they are your brethren in faith. And We explain the Signs for a people who have knowledge.’ (9:11)

This refers to the disbelievers and those who associate other gods with Allah. Zakat , along with observing Prayer, is stated to be the true sign of Islam.

We read:

‘Those who, if We establish them in the earth, will observe Prayer and pay the Zakat and enjoin good and forbid evil. And with Allah rests the final issue of all affairs.’ (22:42)

And again we read:

‘... and especially those who observe Prayer and those who pay the Zakat and those who believe in Allah and the Last Day. To these We will surely give a great reward.’ (4:163)

The Holy Quran has mentioned the Prayer and the Zakat separately also and this has been done again and again. Sometimes it is mentioned with the ‘Faith in Allah’, sometimes it is mentioned with the ‘Last Day’, and sometimes it is mentioned entirely on its own account and its importance emphasized. The Lord God says:

‘But My mercy encompasses all things; so I will ordain it for those who act righteously, and pay the Zakat and those who believe in Our Signs.’ (7:157)

And again He says:

‘... but whatever you give in Zakat seeking the favor of Allah—it is these who will increase their wealth manifold.’ (30:40)

The Holy Prophet, peace and blessings be upon him, in his exhortations, very often stressed highly the importance of Zakat after explaining to the Muslims about observing Prayers. And whenever someone asked him regarding the do’s and do-nots in Islam, he would, after telling about the importance of Prayers, dwell at length and explain the importance of paying the Zakat.

Abu Ayub has reported in the Traditions that once a man came and asked the Holy Prophet, peace be on him, kindly to point out to him an act which would take him straight to paradise, even though it involved all his wealth. The Holy Prophet said:

‘The most glorious thing for you would be to worship Allah and not to associate anything with Him and to observe Prayer and to pay the Zakat and to show kindness to all your relatives.’ (Bukhari: Vol. 1, p.165, printed Egypt)

There is another Tradition and that was reported by Abu Huraira who said that once a Bedouin came to the Holy Prophet, peace be on him, and asked, ‘Do please tell me about an act which, if I do, shall take me straight to paradise.’ The Holy Prophet, peace and blessings be upon him, said:

‘Worship Allah and do not associate anything with Him ; and observe Prayer which is binding, and pay the Zakat which may be due and keep fasts during the month of Ramadhan.’

The Bedouin then said, ‘I bring Him as my witness, Who is the Lord of my life, that I shall not add a mite to it, nor shall I lessen

a wee bit from it.' Then he went away. The Holy Prophet, peace and blessings be upon him, then said:

‘Anyone who wishes to see a man from among the dwellers of Paradise, he should see that man.’ (Bukhari: Vol. 1, p.169)

Whenever the Holy Prophet, peace and blessings of Allah be upon him, took the oath of allegiance from anyone, he never failed to mention these two (Prayer and Zakat) together. We have the Tradition in which Jabeer bin Abdullah reported that he took his oath of allegiance and the Holy Prophet made it binding on him to observe Prayers regularly, to pay the Zakat and to wish well for each and every Muslim (Bukhari).

A deputation from Abdul Qais came to the Holy Prophet, peace be on him, in the year 5 AH. They sought to know some details about Islam and he first told them about observing Prayers and paying Zakat, after which he told them further details.

In the year 9 AH the Holy Prophet, peace and blessings of Allah be on him, sent Hazrat Ma'az on the mission to go and preach Islam in Yemen. He instructed him the order of preference in which to preach. He said, ‘You must in the first instance call them to the Unity of God and when they become familiar with this, then tell them that to observe Prayer five times daily is an important basic principle and when they accept this then tell them that it is incumbent upon every Muslim to pay the Zakat on their possessions which is taken from them to be distributed to their own poor people.’

The Holy Prophet, peace and blessings of Allah be on him, had spent all he had in the way of Allah. He died without any material wealth. During the month of Ramadhan he used to spend a lot so that the left hand knew not what the right hand

possessed. He promoted this spending secretly and with the knowledge of others.

## **The Practice and Understanding of Zakat by the Companions**

All his very close companions were fully conversant with the details of Zakat and whenever occasion arose they fully expounded it as they had learnt direct from the Holy Prophet himself. After the demise of the Holy Prophet, peace be on him, when some tribes rebelled and refused to pay the Zakat, Hazrat Abu Bakr most firmly and undauntedly proclaimed, 'By God, I shall fight all those who discriminated even a little between observing Prayer and paying the Zakat as it is incumbent upon wealth. By God, if they refuse to give me even the rope for tying the camel's knee which they used to give to the Holy Prophet, peace and blessings be upon him, I shall fight them because of this denial.' (Mishkat: the Book of Zakat)

In another version it is mentioned that Hazrat Abu Bakr said, 'Zakat is incumbent upon wealth and by God if anyone discriminates between Prayer and Zakat, he who used to give a small lamb to the Holy Prophet, he shall have to give the same to me also.' (Authentic Bukhari: Book of Zakat: Vol. 1)

Some orientalists have misconstrued from this tradition that the payment of Zakat only became compulsory after the death of the Holy Prophet, peace be on him. The Holy Quran, which was revealed during the Prophet's lifetime, and traditions quoted earlier prove that their allegation is totally incorrect. On the contrary, Hazrat Abu Bakr enforces the practice of the Holy Prophet, on whom be peace, in this tradition.

## Warning for Those Who Do Not Pay Zakat

The Holy Quran also warns those who do not pay Zakat that they shall be punished. Zakat is so important an injunction that its defaulter earns, without the least doubt, the displeasure of Allah Who has warned all in the Quran:

‘... And woe to idolators who do not pay the Zakat, and they it is who deny the hereafter.’

Those who do not pay the Zakat are called ‘idolators’ in the above verse and they have been warned in the following verse of the Holy Quran:

‘And let not those, who are niggardly with respect to what Allah has given them of His bounty, think that it is good for them; nay, it is evil for them. That with respect to which they were niggardly shall be put as a collar round their necks on the day of Resurrection.’ (3:181)

And in the Chapter Al-Tauba He says:

‘... And those who hoard up gold and silver and spend it not in the way of Allah — give to them the tidings of a painful punishment. On the day when it shall be made hot in the fire of Hell, and their foreheads and their sides and their backs shall be branded therewith and it shall be said to them: “This is what you treasured up for yourselves; so now taste what you used to treasure up.’ (9:34-35)

In the above verses a warning of punishment in the hereafter has been given. (For a detailed discussion on the state of man in the life hereafter see The Philosophy and Teachings of Islam by Hazrat Mirza Ghulam Ahmad)



A warning from the Holy Prophet, peace be on him

In the Traditions also warning has been given of a dreadful punishment. The Holy Prophet, peace be on him, said, 'He who has been blessed by Allah with affluence, but does not pay Zakat on his assessable assets, shall, on the Day of Resurrection, accost his wealth in the shape of a serpent who will catch hold both his jaws and bite him saying "I am your wealth" and then the Holy Prophet recited this verse: 'And let not those who are niggardly ... on the Day of Resurrection.' (3:181)

It is mentioned in another Tradition that the Holy Prophet saw two women wearing bangles of gold on their hands and he asked them whether they paid Zakat on them. They both replied in the negative. He then said, 'Do you wish that you be wearing bangles of fire instead of these?' They said, 'No.' He then said that they should pay Zakat for them (Tirmidhi).

In another Tradition of 'Sahih Bukhari' it is mentioned that the Holy Prophet, peace be on him, will refuse to intercede for those who do not pay the Zakat (Bukhari).

But this also is a fact so often proved that whenever the assessable portion of Zakat remains intact with one's possessions, he has to suffer loss here in this world over and above the retribution in the hereafter: Hazrat 'Ayesha, the Holy Prophet's spouse, said, 'I have heard the Holy Prophet, peace be on him, saying "If the Zakat portion remains unpaid from anyone's assets, that portion causes the ruin of the whole."' (Mishkat: the Book of Zakat)

An Ansar of Medina, named Th'alabah, once came to the Holy Prophet and entreated for supplication on his behalf that he may become rich. The Holy Prophet did as he was requested. The man had promised that he would always pay the due Zakat. God

Almighty accepted the supplications of the Holy Prophet on behalf of Th'alabah and made him affluent. He got so engrossed in tending his goats that he began to neglect his Prayers and gradually completely stopped coming to the mosque for Prayers. Once the Holy Prophet enquired from his companions about Th'alabah, what had happened to him and why he did not come for Prayers? Someone told him that he was busy looking after his flocks. The Holy Prophet sadly said, 'How pitiable for Th'alabab', and he repeated this three times.

When the command for Zakat was revealed from Allah to the Holy Prophet he sent some men for collecting Zakat from him. But Th'alabah refused, saying what is this penalty for? He asked them to come some other time. But when they went to him again, he refused again, complaining why he was being penalized for no reason at all. The men came back to the Holy Prophet and reported what Th'alabah had said. The Holy Prophet said, 'How sad for Th'alabah', and there and then the following verse was revealed to him:

'And among them there are those who made a covenant with Allah, saying, "If He gives us of His bounty, we would most surely give alms and be of the virtuous." But when He gave them of His bounty, they became niggardly of it, and they turned away in aversion. So He requited them with hypocrisy which shall last in their hearts until the day when they shall meet Him, because they broke their promise to Allah, and because they lied.' (9:75-77)

Someone went to Th'alabah and told him that some verses had been received concerning him. Th'alabah at once came running to the Holy Prophet and offered to pay the Zakat. But the Holy Prophet refused to accept from him anything and said, 'Allah has commanded me not to accept any alms from you as you have been guilty of breaking your words.'

After the demise of the Holy Prophet, Th'alabah brought the due Zakat portion to Abu Bakr, to Umar and to Othman every year. But each of these Caliphs refused to accept anything from him. The man died during the caliphate of Hazrat Othman.

Haritha bin Wahab reports that he heard the Holy Prophet, peace be on him, say: 'Spend in the way of Allah because a time will come on you when man shall take his alms to give and we'll find no one to give it to. Another will say: Had you brought it yesterday, I would have accepted but today I do not need it.' (Bukhari)

Precisely according to these prophetic words, there came a time during the middle and later Khilafat when the Muslims had become so rich that no one accepted alms. That is the economic revolution that Zakat weaves into our lives.

One can easily deduce from the above how important it is to pay the Zakat and also how beneficially it is disbursed. The Reformer of this age, the Promised Messiah, has made it very clear to all his followers that:

'O ye all, who consider themselves members of my Community, you shall be considered, in heaven, the members of my Community only when you will really and truly walk in the paths of righteousness. Observe, therefore, your five daily prayers with the fear of God in your hearts and with such an attention as if you are actually seeing Him with your own eyes. And also observe your fasts with all sincerity and everyone ... from among you who is liable to pay the Zakat must pay it and must go for the Hajj on whom it is due and for whom there are no impediments.'

## **The Blessings of Paying the Zakat**

The importance of paying the Zakat may also be judged from the fact that the Holy Prophet, on whom be peace, always used to supplicate on behalf of those who paid it. Hazrat Abdullah ibn Abi Aufa, God be pleased with him, has related:

‘When the people brought the Zakat offerings to the Most Favored Prophet, peace and blessings be upon him, he used to supplicate in these words, “O Allah, shower Thy mercy on the progeny of such and such a man, the son of such and such a man.” When my father brought his due Zakat to the Holy Prophet, he prayed, “O Allah, shower Thy mercy on the progeny of Abi Aufa.”’

The above Tradition has been reported both by Bukhari and Muslim. And there is another report which says: ‘Whenever anyone brought his Zakat to the Holy Prophet, he used to supplicate, “O Allah, shower Thy blessings on this man.”’

### **Why Has So Great an Importance Been Given to Zakat?**

As I have already mentioned before you, the basic aim and object of Zakat is sympathy for mankind; rendering assistance to the poor; to raise the standard of life of those who had been left unprovided and to protect them from mental and social degradation possible for want of means; and by means of Zakat provide the path of progress and prosperity and also of national betterment and stability. Over and above all this there is also the aim through which every man may avail his birthright of partnership in all that Allah has created for the benefit of mankind. Pointing out this basic philosophy of Zakat, the Promised Messiah has explained:

‘What is Zakat? It is that which is taken from the well-to-do and given to the poorly off. This teaches us the sympathy of the highest order and shores up the Muslim peoples. It is **incumbent upon the rich to pay**. Even if it had not been made incumbent human sympathy demands that the poor must be helped.’

## **Zakat Is the Source of Purifying the Soul**

In the very beginning of my speech I had explained that according to lexicology the basic philosophy of Zakat is to purify the soul and to polish it. The Holy Quran says:

‘Take alms out of their wealth, so that thou cleanse them and purify them thereby.’ (9:103).

The love of riches is ingrained in man’s mind and it possesses the strongest attraction for him. That is why it is the main cause for one to stumble and he throws all the Commands of God overboard. Regular and due payment of Zakat destroys in man the love of lucre and releases him from the bonds and the curse of capitalism. Indifference towards wealth gives protection from many evils and induces man to walk in the paths of virtue. He who does not bolster up his income through foul means also gives up this evil habit and saves his soul from such contamination as love of dirty lucre. He does not remain any more a prey to niggardliness and similar obnoxious habits. The Holy Quran says:

‘And whoso is rid of the covetousness of his own soul—it is these who will be successful.’ (59:10)

In other words, we could say that Zakat is the ‘healer’ of the disease of niggardliness. Love of riches is weakened and the spirit of brotherly sympathy is born. This is because he pays Zakat in obedience to the command of Allah. In return he is rewarded with the love of Allah which is the main source of all

virtues; and he gains the object for which he was created-perfect submission to Allah. The Holy Quran says:

‘And the case of those who spend their wealth to seek the pleasure of Allah and to strengthen their souls is like the case of a garden on elevated ground. Heavy rain falls on it so that it brings forth its fruit twofold. And if heavy rain does not fall on it, then light rain suffices. And Allah sees what you do.’ (2:266)

The above verse explains the philosophy of Zakat. Those who spend to seek the pleasure of Allah they find a place to stand on a firm rock and their hearts are filled with God’s love and for this reason they become pure-hearted and righteous and they gain admission to a haven where Satan has no access.

### **Zakat Means of Purifying Wealth**

Zakat not only purifies the soul and inculcates good morals, it causes one’s wealth and possessions to be purified. While explaining the meanings of the word Zakat we also explained that when Zakat portion has been paid the remainder does indeed become purified as it provides protection from loss and ruination. This is because in the possessions of the wealthy there is a share of others also. Unless and until their share has been paid, the wealth remains impure and sullied. The Holy Quran says:

‘And in their wealth was a share for one who asked for help and one who could not.’ (51:20)

The above verse clearly points out the fact that all wealth is earned through joint effort and they all have their share in it. There are some who are connected directly with its earnings and there are those who are not so directly connected. They did not work but they still have their share in it. Let us, for instance,

take the case of a rich man who makes a huge profit from working a mine. He has paid for the labor of all those who helped him in the working. Whatever he has paid them is due to them only for the labor they have put in. But according to the teachings of the Quran, they also hold a share in that mine because all the treasures of the earth were created for the benefit of all mankind-not for any single person. Therefore, even after having been paid for their labor, their share of the ownership of the mines still remains unpaid. One way of doing it would be to pay an additional amount, out of the profits, to the laborers or other workers. But even doing that would not absolve the miner of all his obligations. Yes, he did pay an additional amount to all those who gave him assistance in making the huge profit. But what about the share of those who have not put in any labor in working the mine? The whole world has a share in the treasures of the earth.

Islam has, therefore, made it incumbent to pay the Zakat-a share from the earnings into the treasury of the government so that they would spend these for the benefit of the whole nation. In this way every man gets his due share directly or indirectly and he reaps the benefit of his share that God Almighty had granted him in His creation.

Therefore, the wealth from which the due share of the others has been paid becomes purified and when people understand and realize that due share of everyone has been paid they will not clamor for and claim any more for their rights. There shall be peace in the country; and the spirit of righteousness and doing good to others and culture and good behaviour is inculcated. This, as we all know, is most urgent and essential for national stability.

Hazrat Shah Waliullah, Muhaddith of Delhi, while discussing the philosophy of Zakat, writes in his book *Hujjatullah-il-Balighah*:

‘It must be clearly understood that Zakat has been made incumbent on account of two reasons. Firstly for the training of the soul; secondly for fulfilling the social and national requirements. As regards the training of the soul it is quite clear that wealth is the root cause of social ills like niggardliness, selfishness, mutual enmities and other known immoralities. The true remedy for this is spending the wealth suitably and generously. This puts an end to niggardliness, selfishness dies out and instead of mutual enmity a spirit of love is born and this mutual love is the true foundation of the highest moral behavior and makes men treat each other with love and kindness. The net result of all this is that man becomes virtue personified and this is what is called the training of the soul.

‘Zakat is also the best remedy for all social and national necessities. This is because social administration cannot become stable unless it is backed by strong and stable finances. Because with sound finance the government is in the position of looking after all the highest or the lowest requirements of the administration and fulfilling all the needs of the society equitably, and the poor, the needy, the weak, the orphans and the widows do not stand in need of going a-begging from others and are saved from all this humiliation and that the government may be able to look after them properly. All these duties of the government can be duly performed only when, along with the other resources, the government could safely depend upon the revenue obtained through Zakat from the rich and the wealthy.’ (Hujjatullah-il-Balighah: Vol. 2, Ch. Zakat)

## **The Means of Sustaining and Helping the Poor**



Zakat is the best means of assisting and providing sustenance to the poor of the nation. Through this the poor and the have-nots can be properly and timely assisted. The command of the Holy Prophet, peace and blessings of Allah be upon him, that 'Zakat should be taken from the rich and given to the poor' denotes that the basic principle of Zakat is sympathy for mankind and helping the poor. From the details given by the Holy Quran it becomes quite clear that the underlying idea is the support of the poor. The Holy Prophet was always very anxious to help the have-nots in their distress, their difficulties and in their scanty means and he, therefore, took the undermentioned steps in this matter:

He spent his own life like that of the have-nots and always supplicated, 'O my Lord God, so long as I live I should be poor and take me to Yourselves while I am still poor and on the Day of Resurrection raise me up with the poor people.' He did not confine his help of the poor only to their spiritual enhancement but took practical steps to remove their poverty and want. He adopted practical means the best and most effective of which was the institution of Zakat and which served as a sure guarantee for their sustenance and other needs. History provides us with an undeniable evidence how splendidly the institution of Zakat worked and helped the needy in such a manner that in no time the social conditions were radically changed so much so that few have-nots were to be found in the length and breadth of the Muslim Empire and people became so prosperous that when people went about in search of the needy they could not find one who deserved help.

Zakat is the most effective means not only of ending poverty and want in the society but is the best course of improving the moral conditions of the nation. Facts and figures provide us with an undeniable truth that poverty, destitution, hunger and want are

the main causes of crimes. When individuals of a nation live in straitened circumstances and the empty purse looks them in their faces all the time, they are bound to commit crimes to put an end to their distress. It comes to our daily experience that some people merely because of the straitened means start thieving and robbing and start pick-pocketing and when in extreme poverty they do not even hesitate in murdering people and adopt this as a profession. This causes an upheaval in the country's peace.

Poverty does not only force people to commit crimes-thieving and robbing, but induces them to enter the walks of immorality. Poverty also tends to make one niggardly and mean and the fear of God vanishes from the heart and they begin to think that the rich people are their gods who would come to their rescue. They consider them to be their only benefactors, sustainers and patrons. They begin to fear them more than they ever fear God. How true is the saying: 'Poverty makes a man susceptible to disbelief and rebellion.'

These moral ailments and weaknesses suppress people's capabilities. The only way to improve matters is to find ways and means to remove poverty and hunger, want and scarcity. Islam has given us a viable remedy to remove poverty in the nation. This remedy is the system of Zakat which guarantees prosperity and happiness for the people who will accept it. When Zakat was the law and the people obeyed and paid the Zakat into the government treasuries, crimes were seldom committed and most certainly not for want and poverty. The moral state of the people was indeed enviable.

### **Zakat Ensures Economic Prosperity**

Zakat is not only advantageous in the moral and spiritual uplift of man but is also a guarantee for economic betterment. The

word Zakat also implies increase and growth. This, therefore, means God has made Zakat an important means of increase and multiplying of national wealth and betterment of social conditions. The Almighty God has said in the Holy Quran:

‘... thou may cleanse and purify them.’ (9:103).

And again He says:

‘The similitude of those who spend their wealth for the cause of Allah is like the similitude of a grain of corn which grows seven ears, in each ear a hundred grains. And Allah multiplies it further for whomsoever He pleases and Allah is bountiful. All-Knowing.’

From the above two verses it is evident that Zakat is the means of ameliorating social conditions and of making the nations economically prosperous. This is very easily understandable because when the poor and the needy obtain financial assistance and the people get financial support in their difficulties and distress they would naturally tend to stand on their own feet and try to become independent and would enter the highroad of success and prosperity.

Economic welfare and prosperity of the nation is never attained through the wealth of the nation going into the hands of a limited few capitalists. National prosperity means the happiness and prosperity of all the members of the nation collectively. When Zakat funds are distributed among the poor, the wealth of the nation shall pass from the hands of a limited few in to the hands of the have-nots who form the majority. They shall in turn, by the means of this financial assistance, be able to make their own livings. The social and economic conditions are bound to become stable and rest on very firm footings.

It is often pointed out that in modern times revenue from Zakat alone cannot fulfill the needs of the poor and the needy. This is not untrue, because of the heavy expenditure of governments. Some of this is legitimate. It is for this very reason that Muslims are enjoined to give additional alms in the name of Allah, both collectively and individually. In this respect the Holy Quran says:

‘Spend yourself and your belongings in the cause of Allah and do not push yourselves into ruins with your own hands, and be benevolent, surely Allah loves the benevolent.’ (2:196)

And again it says:

‘Those who spend their wealth in the cause of Allah, by night and by day, secretly and openly, have their reward with their Lord; on them shall come no fear, nor shall they grieve.’ (2:275)

And again the Holy Quran mentions:

‘Those who spend their wealth in the cause of Allah, then follow not up that which they have spent with reproaches and injury, their reward is with their Lord. They shall have no fear nor shall they grieve ... O ye who believe, render not vain your alms by reproaches or injury, like one who spends his wealth to be seen of people and believes not in Allah and the Last Day. His case is like that of a smooth rock covered with earth, on which heavy rain falls and washes it clean, leaving it bare and hard. Such people shall not secure for themselves aught of that which they earn. Allah guides not the disbelieving people.’ (2:265)

# **The Evils of Capitalism and Communism**

The biggest evil of Capitalism is that the wealth of the nation is amassed in the hands of a limited few and the rest of the nation becomes a prey to want and poverty. It was on account of this iniquity that Communism gained its roots. It is based on the principle that no one really is the rightful owner of what he earns and the real master of the national wealth is the State which must distribute it according to the needs of the members of the community.

When we devote our mind to both these systems we are bound to come to the conclusion that both these systems belong to the Opposite extremes. If Capitalism is responsible for the wretchedness and distress of a great number of the people living under it and due return is given to the real producer of wealth, Communism also completely ignores the labor and effort put in by the real producer of wealth. Under this system the person who has put in the labor to produce is totally deprived of its possession. The result is that the true zeal to work with earnestness dies out. Communism also fails to define human needs with the state determining such needs.

The history of Capitalism tells us that the capitalist countries tend to rob the others so that they may get more and more rich. They openly trample over the rights of the others and usurp the rights of others as if it was their right to do so. They not only rapaciously grabbed the rights of the individuals but also seized the wealth of other peoples and nations. As opposed to this the Communist nations not only ravished and pounced upon the wealth and properties of individuals but also put them to torture and took away their lives mercilessly. But Islam does not at all favor tyranny and injustice. Islam neither allows the poor to be suppressed nor lets the rights of the rich to be swept away. Both

the poor and the rich are God's creation. He, therefore, provides protection to them both and guides them to progress and prosperity.

Islam, unlike Communism and Capitalism, gives due regard to labor and upholds its dignity and approves the right of ownership so that zeal and enthusiasm, for hard work and best results, is not lost. For this very reason it has provided such a wise code of law as the Zakat so that wealth is not accumulated into the hands of a few men. It must keep in circulation and should never be allowed to stagnate. Under the Zakat rules, one-fortieth of one's savings and stock-in-trade must be paid after every twelve months. This is a great incentive for the man in business to see that he is earning and increasing his wealth otherwise the annual payments will ultimately eat up all his capital.

Moreover, when capital is employed in trade or industry it naturally provides work for labor and it keeps on circulating among different classes of people. The businessman tries to pay the Zakat from profits and not from his capital and the farmer will try to work harder and produce more so that he is able to keep his head above water. That is the reason why Islam has imposed Zakat on things which have the quality of increasing. Islam has laid the condition to pay the Zakat once after every year so that one could take the best advantage of his possessions. The companions of the Holy Prophet, peace be on them, were fully aware of this point and engaged themselves in trade and business. During his Caliphate, Hazrat Umar had given special instructions to those who held in trust the property and wealth of the orphans, always to make investments so that their inherited wealth may not be eaten up by Zakat by the time they became of age and took over their properties.

It has, therefore, become quite evident that Zakat gives an incentive to work hard and produce more wealth. Expert economists have often said that nations which do not employ themselves in business and trade and produce more wealth are bound to become bankrupt if their capital lies stagnant and unused. But the Holy Prophet, on whom be peace, had given this warning some fourteen hundred years ago in the following words of the Holy Quran:

‘And those who hoard up gold and silver and spend it not in the way of Allah-give to them tidings of a painful punishment.’ (9:34)

In this verse ‘painful punishment’ does not only mean punishment in the world to come. Nay, along with that punishment, withholding wealth and capital from circulation and hoarding money is bound to lead the nation to a certain economic disaster. Therefore, all those who hoard money and keep the national wealth idle, are guilty of bringing down their nation to ruin and degradation and they themselves begin to decay and ultimately totter to their fall.

The system of Zakat provides to the wealthy a great incentive to earn more and more in order to save it being eaten up by annual payments. In this way a good businessman not only increases his own wealth but also provides work for others. But it is a great pity that very many people do not realize this fact and try to evade paying Zakat. They wrongly fear that this might cause a great loss. They do not understand that God enforced this law to induce men to make more wealth and become richer and richer.

There is an assurance from God Almighty for those who pay the Zakat that their wealth will not decrease, it shall, on the contrary, continue to increase. Therefore, those who pay it reap the benefit. God Almighty says:

‘Whatever you pay as interest that it may increase the wealth of the people, it does not increase in the sight of Allah; but whatever you give in Zakat seeking the favor of Allah – it is these who will increase their wealth manifold.’ (30:40)



## Value and Worth of Zakat in the Eyes of Non-Muslims

Even a number of non-Muslims truly acclaimed the worth and fruitfulness of Zakat and how it is beneficial to mankind; how it supports and sustains the poor and safeguards the rights of the high and the low; and how this system improves national prosperity and raises the moral and spiritual conditions of the nation. They regard the system of Zakat in Islam a very outstanding feature of the faith.

‘Besides the institution of the pilgrimage, the payment of the legal alms is another duty that continually reminds the Muslim that *The faithfuls are brothers* (49:10)–religious theory that is very realized in Muhammadan society and seldom fails to express itself in acts of kindness towards the new convert, whatever be his race, color or antecedents, he is received into the brotherhood of believers and takes his place as an equal among equals.’ (T. W. Arnold , *The Preaching of Islam* — Lahore edition, pp.415-416)

The famous German scholar, Joseph Hell, has also discussed the commendable commands of Islam in his book *The Arab Civilisation*. Having discussed the beauty and the admirable concept of social equality in Islam and the practical training given in the congregational Prayers in the mosque or outside, he goes to express his very high opinion regarding the excellent system of Zakat in Islam:

‘Besides the common prayer, the conception of social equality was an innovation peculiar to Islam. Help and maintenance of the poor thus became a sacred trust. It was left no longer to individuals to give what they pleased, but the poor tax (Zakat) became an obligatory

duty and was collected in a central treasury, and administered therefrom.' (Joseph Hell, *The Arab Civilization*)

This, he points out, is a very important religious obligation. Every Muslim of means must pay the Zakat to the State and it is their duty to disburse these funds where they deem to be fit. The payment of these alms has not been left to the whims and caprices of the individual paying the Zakat. The needy person receiving the aid does not feel under any obligation or humiliation to a private individual.

In summing up the benefits of Zakat we must also remember that Zakat enhances the spiritual, moral and economical standards of mankind. It is a devotion offered through one's wealth which purifies the heart and cleanses the soul. It also destroys the evils of Capitalism and underwrites the sustenance of the poor and needy. It provides dependable security for those who need assistance. It also creates the spirit of sympathy and brotherhood among men; maintains peace in the society and provides the opportunity for the proletariat to obtain their birthrights in the national wealth. Zakat also guarantees human dignity and keeps the capital in circulation which in turn brings prosperity to the whole nation and foremost and above all the benefits, causes spiritual happiness and exultation for the individual and a pleasant and happy atmosphere to live in.

What we have said above is not a mere boast. It is a stark naked truth and history provides an undeniable evidence to its truth. Under the direct guidance of the Holy Prophet, peace and blessing of Allah be upon him, his companions faithfully observed this divine command and so did those who followed them later for the next two hundred years. They truly inherited the spiritual qualities and the zeal of their fathers and obeyed all the commands and walked steadfastly in the paths of obedience

and virtue. They paid the Zakat as an act of devotion and seldom failed in this their religious as well as their national duty. The result was that history recorded that poverty and want practically disappeared from the Muslim society. Muslim culture and the Muslim way of life became the hallmark of prosperity, progress and success in all fields. There was such a radical change in social conditions that those who, at one time stood in need of assistance, began to contribute towards Zakat themselves. However hard the administration of the State searched for the poor and the needy, they could not trace them. They were pure-hearted and righteous practical Muslims and followed all the injunctions of the Quran faithfully and steadfastly. The result was that they not only became the benefactors and patrons of the then civilized world, they also became a people whom God loved because they had become the torch-bearers of truth.

We earnestly pray that God Almighty may grant us also the very same true understanding of the system of Zakat and its importance. May He grant us the strength and determination to observe this vital command along with all His other commands, so that each and every individual of our society may get his rightful share with dignity and honor. May it so happen that we all live together in brotherly affection without any enmity or hatred for any of us and that there may be no restlessness, no rebuffs, no repulses and no tumults in our midst. May we all gather together around our God, seeking His pleasure. Amen.

## What is Nisab?

Nisab is the minimum amount that a Muslim must have before being obliged to Zakat.

The Nisab was set by Prophet Muhammad<sup>(sas)</sup> at a rate equivalent to: 87 grams of gold and 620 grams of silver. Any value above this becomes payable at 2.5% as Zakat

As we no longer use silver or gold as currency, you need to find out the equivalent monetary exchange value of the rates the Prophet Muhammad<sup>(sas)</sup> set in your local currency. You can do this by checking the market rate of gold and silver.

The two values used to calculate the Nisab threshold are **gold and silver**.